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SEP 09 2005

UTAH STATE
INSURANCE DEPT

**BEFORE THE INSURANCE COMMISSIONER
OF THE STATE OF UTAH**

COMPLAINANT:

UTAH INSURANCE DEPARTMENT

**STIPULATION
&
ORDER**

RESPONDENT:

BETTY J. HUNT
40 South 500 East
Salem, UT 84653
License No. 72834

Docket No. 2005-109 LC

Enf. Case No. 1701

STIPULATION

1. Respondent, Betty J. Hunt, is a licensed insurance agent in the State of Utah, holding License No. 72834.
2. Respondent stipulates with the Complainant, Utah Insurance Department, as follows:
 - a. If a hearing were held, witnesses called by the Complainant could offer and introduce evidence that would support the Findings of Fact herein;
 - b. Respondent admits the Findings of Fact and Conclusions made therefrom;
 - c. Respondent stipulates to the summary entry of the Order herein which shall be in lieu of other administrative proceedings by Complainant in this matter; and

d. Respondent and Complainant have negotiated the terms of the Order entered herein and Respondent agrees to its entry and further agrees to be bound by all its terms.

3. Respondent is aware of her right to a hearing at which she may be represented by counsel, present evidence and cross-examine witnesses. Respondent has irrevocably waived her right to such hearing and to any appeal related thereto.

4. Respondent admits the jurisdiction of the State of Utah Insurance Commissioner as to all matters herein.

5. Respondent is acting herein free from any duress or coercion of any kind or nature, having been advised fully as to her rights set forth herein.

6. Respondent acknowledges that the issuance of this Order by the Commissioner is solely for the purpose of disposition of the matter entitled herein.

DATED this 7th day of September, 2005.

Betty J. Hunt
BETTY J. HUNT

M. Gale Lemmon
UTAH INSURANCE DEPARTMENT
M. Gale Lemmon, Assistant Attorney General

Based upon the foregoing Stipulation and information in the file, the Presiding Officer makes the following Findings of Fact:

FINDINGS OF FACT

1. On or about July 26, 2005, Respondent submitted an application for renewal of her insurance agent's license.
2. Respondent answered "Yes" to the question "...have you completed the required continuing education hours?" and attested in the application certifying that all information in the renewal application was complete, true and correct.
3. The department undertook a routine audit of Respondent's continuing education on August 5, 2005, which revealed that Respondent had completed only 15 of the required 18 continuing education hours prior to submitting her application for renewal.
4. In renewing her application in 2003, Respondent also falsely certified that he had completed all the required continuing education prior to filing his renewal application, and an audit at that time also revealed that he had not completed all the required hours and as a result, Respondent was issued a Private Letter of Admonition dated November 23, 2003.

Based upon the foregoing Stipulation and Findings of Fact, the Presiding Officer enters the following Conclusions of Law:

CONCLUSIONS OF LAW

1. In failing to satisfy the continuing education requirements prior to submitting her renewal application Respondent violated Utah Code Annotated § 31A-23a-105(1)(b).

2. In falsely certifying that she had completed the required continuing education requirements when such was not the case, Respondent violated Utah Code Annotated § 31A-23a-202(6).

Based upon the foregoing Stipulation, Findings of Fact and Conclusions of Law, the Presiding Officer herewith enters the following Order:

ORDER

IT IS HEREBY ORDERED:

1. Respondent is assessed an administrative forfeiture in the amount of \$750.00 to be paid within 30 days of the date of this Order.

2. Respondent's insurance agent's license is placed on probation for a period of 24 months beginning with the date of this Order. The terms of probation are:

- a. Respondent shall pay the forfeiture assessed herein in a timely manner;
- b. Respondent, shall complete all required continuing education prior to submitting his next application for renewal of his license; and
- c. Respondent shall have no further violations of the Utah Insurance Code or Rules or of any order of the commissioner.

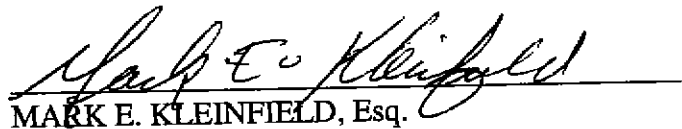
NOTIFICATION

Respondent is hereby notified that failure to abide by the terms of this Order may subject her to further penalties, including additional forfeitures of up to \$2,500.00 per violation and the suspension or revocation of her license, and the filing of an action to enforce this Order in the District Court, which may impose penalties of up to \$10,000.00 per day for continued violation.

You are further notified that other jurisdictions in which you may be licensed may require that you report this action to them.

DATED this 13th day of September, 2005.

D. KENT MICHIE
INSURANCE COMMISSIONER


MARK E. KLEINFELD, Esq.
Administrative Law Judge
Utah Insurance Department
State Office Building, Room 3110
Salt Lake City, Utah 84114
Telephone (801) 538-3800

Invoice**Due Date** 10-13-2005**Amount Due**

\$750.00

Invoice ID 258029**Payor ID** 37254**Total Amount Remitted** \$

Make Checks Payable To:

Utah Insurance Department**3110 State Office Building****Salt Lake City, UT 84114-6901**

BETTY J HUNT
AMERICAN NATIONAL INS
375 E 300 S
SPANISH FORK UT 84660

Invoice ID 258029**Payor ID** 37254**Invoice Print Date** 09-13-2005**Items:**

09-13-2005 Monetary Penalty Individual

750.00

Amount Due..... \$750.00

CERTIFICATE OF MAILING

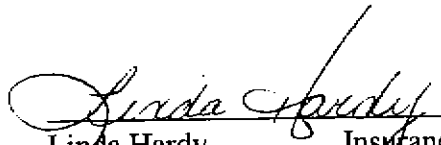
I do hereby certify that on this date I mailed, by certified mail, postage prepaid, a true and correct copy of the attached:

**STIPULATION
&
ORDER**

To the following:

**Betty J. Hunt
40 South 500 East
Salem, UT 84653**

DATED this 13th day of September, 2005


Linda Hardy Insurance Technician
Utah Department of Insurance
State Office Building, Room 3110
Salt Lake City, UT 84114-6901
(801) 538-3813